

TRADITIONAL CARVE-OUT

A specifically designed carve-out product for the institutional purchase of individual life insurance for highly compensated executives and other professionals—delivered on a specially tailored underwriting platform and pricing schematic.

DILEMMA

You want to provide your executives with enhanced life insurance coverage - a program with benefits **MORE COMPREHENSIVE** than traditional group term life insurance.

YOUR CURRENT PLAN



LIMITED RATE GUARANTEE

Less than 3 years.

BENEFIT REDUCTIONS

May reduce 35% at age 65; 50% at age 70.

NOT PORTABLE

Convertible, often to price adverse product.

EXPERIENCE RATED

Partially or fully.

CAN BE CANCELED OR MODIFIED

At insurance company discretion.

DESIGN SOLUTION

Your highly compensated employees will now be covered by **A-LIST TERM** and removed from your existing group plan. It's:

- 👤 Individual term life policy
- 🏠 Owned by the employee
- 👉 Usually taxed less

YOUR NEW PLAN



GUARANTEED

Rate schedules (3 years)*

GUARANTEED

No automatic benefit reductions.

GUARANTEED

Portability unfettered.

GUARANTEED

Insurer cannot change pricing based on a single employer's experience.

GUARANTEED

Paid policies cannot be canceled by insurer.

*This product has an annual increasing premium schedule.

PLAN FEATURES

- 🏠 **High death benefits:** Up to \$3 million based on group size (restrictions apply). Higher amounts considered. Maximum determined by multiplying covered lives by \$20,000 for groups of 10-24 (A-List); by \$30,000 for groups of 25 or more.
- 👤 **Underwriting 10-24 lives:** Simplified issue for all ages (age last birthday). Underwriting will review MIB, MVR and prescriptions.
- 👤 **Underwriting 25 or more lives:** One medical question for ages 20-70; simplified issue ages 71-75 (age last birthday).

This page is not valid without full disclosure found on back of page.

EVERY DAY MATTERS.®
BANNER. WILLIAM PENN.



A-LIST TERM Administrator:
DYE & ESKIN, INC.
Creating Victories®

